

Information to identify the case:

Debtor 1	Matthew A. Sovick	Social Security number or ITIN	xxx-xx-6889
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20420-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew A. Sovick

8/15/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew A. Sovick
Debtor

Case No. 20-20420-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 15, 2023

User: auto
Form ID: 3180W

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2023:

Recip ID	Recipient Name and Address
db	+ Matthew A. Sovick, 309 Porter Street, Springdale, PA 15144-1116
cr	+ Colfax Power Plant Employees Federal Credit Union, 832 Pittsburgh Street, P.O. Box 186, Springdale, PA 15144-0186
15194547	+ B.I. Federal Credit Union, d/b/a BIFCU, c/o BI Federal Credit Union, 554 Joffre Cherry Valley Rd, Burgettstown, PA 15021-2812
15194551	+ Colfax Credit Union, P.O. Box 186, Springdale, PA 15144-0186
15194552	+ Colfax Power Plant Employees C. U., P.O. Box 186, Springdale, PA 15144-0186
15194553	+ Colfax Power Plant Employees C.U., P.O. Box 186, Springdale, PA 15144-0186
15219204	+ Colfax Power Plant Employees Federal Credit Union, P.O. Box 186, Springdale, PA 15144-0186
15194554	+ Colfax Power Plant visa, p.o. box 186, Springdale, PA 15144-0186
15230198	+ Goldman Sachs Bank USA, c/o John D. Sadler, 1909 K Street NW, 12th Floor, Washington, DC 20006-1152
15230197	+ John D. Sadler, 1909 K Street NW, 12th Floor, Washington 20006-1152

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 16 2023 03:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 15 2023 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 16 2023 03:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 15 2023 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Aug 15 2023 23:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	EDI: JEFFERSONCAP.COM	Aug 16 2023 03:17:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	+ EDI: RECOVERYCORP.COM	Aug 16 2023 03:17:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 15 2023 23:30:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15194545	+ EDI: TSYS2	Aug 16 2023 03:17:00	Barclay Card, 125 Southwest Street, Wilmington, DE 19801-5014
15199224	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 15 2023 23:30:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15194548	EDI: CAPITALONE.COM		

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		Aug 16 2023 03:17:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15214912	EDI: CAPITALONE.COM	Aug 16 2023 03:17:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15194550	+ EDI: CITICORP.COM	Aug 16 2023 03:17:00	Citibank NA, P.O. BOX 6500, Sioux Falls, SD 57117-6500
15230202	EDI: CITICORP.COM	Aug 16 2023 03:17:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15194555	EDI: DISCOVER.COM	Aug 16 2023 03:17:00	Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130-0943
15197391	EDI: DISCOVER.COM	Aug 16 2023 03:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15194556	Email/Text: collecadminbankruptcy@fnni.com	Aug 15 2023 23:30:00	First Bankcard, P.O. Box 2340, Omaha, NE 68103-2557
15199528	Email/Text: collecadminbankruptcy@fnni.com	Aug 15 2023 23:30:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
15194557	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Aug 15 2023 23:30:22	Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522
15194558	+ EDI: CITICORP.COM	Aug 16 2023 03:17:00	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
15222187	EDI: JEFFERSONCAP.COM	Aug 16 2023 03:17:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15194549	EDI: JPMORGANCHASE	Aug 16 2023 03:17:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
15216480	+ Email/Text: RASEBN@raslg.com	Aug 15 2023 23:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15226350	Email/PDF: resurgentbknofications@resurgent.com	Aug 15 2023 23:40:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15194559	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 15 2023 23:30:00	Marcus by Goldman Sachs, P.O. Box 45400, Salt Lake City, UT 84145-0400
15194546	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2023 23:30:00	BBVA, P.O. Box 830696, Birmingham, AL 35283-0566
15437443	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2023 23:30:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15222569	EDI: PRA.COM	Aug 16 2023 03:17:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15194560	EDI: RMSC.COM	Aug 16 2023 03:17:00	Paypal Credit Cards, P.O. Box 960006, Orlando, FL 32896-0080
15210330	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 15 2023 23:30:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15194561	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 15 2023 23:30:00	Quicken Loans, Inc., P.O. Box 442359, Detroit, MI 48244-2359
15230010	+ EDI: RMSC.COM	Aug 16 2023 03:17:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15195667	+ EDI: RMSC.COM	Aug 16 2023 03:17:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15194562	+ EDI: RMSC.COM	Aug 16 2023 03:17:00	Synchrony Bank/Amazon, P.O. BOX 960090, Orlando, FL 32896-0090

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TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2023 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Matthew A. Sovick apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Donald R. Calaiaro	on behalf of Debtor Matthew A. Sovick dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com
Jason Rolls	on behalf of Debtor Matthew A. Sovick rollsj@hotmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

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Tiffany Worosz

on behalf of Creditor Colfax Power Plant Employees Federal Credit Union info@covellilaw.com tworosz@covellilaw.com

TOTAL: 12